

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

MATTHEW MACLAUGHLIN
REBEKAH MACLAUGHLIN
Debtor(s)

Case No. 18-16136-MDC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2018.
- 2) The plan was confirmed on 05/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/22/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$74,693.07.
- 10) Amount of unsecured claims discharged without full payment: \$147,943.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$50,576.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$50,576.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,449.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,043.29
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,492.29

Attorney fees paid and disclosed by debtor: \$1,600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/WELLS FARGO	Unsecured	8,782.00	NA	NA	0.00	0.00
AMBULANCE BILLING OFFICE	Unsecured	869.20	NA	NA	0.00	0.00
BEST BUY	Unsecured	2,777.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,576.00	2,669.34	2,669.34	1,075.64	0.00
CAPITAL ONE	Unsecured	2,596.00	2,633.77	2,633.77	1,061.30	0.00
CHASE CARD	Unsecured	5,029.00	NA	NA	0.00	0.00
CITI	Unsecured	2,524.00	NA	NA	0.00	0.00
CITI	Unsecured	1,172.00	NA	NA	0.00	0.00
COMENITY BANK VICTORIA	Unsecured	1,334.00	NA	NA	0.00	0.00
COMENITY BANK/EXPRESS	Unsecured	1,320.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SVCS	Unsecured	14,110.00	14,110.11	14,110.11	5,685.79	0.00
DISCOVER FINANCIAL SVCS	Unsecured	6,472.00	6,472.05	6,472.05	2,607.97	0.00
ECMC	Unsecured	NA	8,560.58	8,560.58	3,449.55	0.00
INTERNAL REVENUE SERVICE	Priority	2,000.00	2,077.72	2,027.78	2,027.78	0.00
LVNV FUNDING	Unsecured	NA	356.31	356.31	143.58	0.00
NHHELC/GSM&R	Unsecured	19,723.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	8,975.00	8,992.85	359.00	359.00	0.00
NISSIAN INFINITI LT	Secured	8,975.00	NA	NA	0.00	0.00
PA STA EMPCU	Unsecured	19,988.00	NA	NA	0.00	0.00
PA STA EMPCU	Unsecured	18,459.00	NA	NA	0.00	0.00
PA STA EMPCU	Unsecured	9,912.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU	Secured	8,467.00	8,030.68	174.83	174.83	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	18,459.17	18,459.17	7,438.27	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	19,999.52	19,999.52	8,058.98	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,300.00	8,300.99	8,300.99	3,344.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,676.00	1,884.89	1,884.89	759.52	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,637.07	1,637.07	659.67	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	1,724.00	1,794.21	1,794.21	722.99	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,448.53	1,448.53	583.70	0.00
QUICKENS LOANS	Secured	318,361.00	NA	NA	0.00	0.00
ROCKET MORTGAGE, LLC F/K/A QUI	Secured	NA	298,783.21	3,186.33	3,186.33	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	3,317.77	3,317.77	1,336.92	0.00
TOYOTA MOTOR CREDIT CORP	Secured	5,226.00	5,697.02	406.93	406.93	0.00
TRAPPE FIRE CO NO 1 - EMS DIVISIO	Unsecured	1,090.00	NA	NA	0.00	0.00
VERIZON	Unsecured	249.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,186.33	\$3,186.33	\$0.00
Debt Secured by Vehicle	\$940.76	\$940.76	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,127.09	\$4,127.09	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,027.78	\$2,027.78	\$0.00
TOTAL PRIORITY:	\$2,027.78	\$2,027.78	\$0.00
GENERAL UNSECURED PAYMENTS:	\$91,644.31	\$36,928.84	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,492.29</u>	
Disbursements to Creditors	<u>\$43,083.71</u>	
TOTAL DISBURSEMENTS :		<u>\$50,576.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.